

---

ABSTRACT OF THE DISCLOSURE

aa An apparatus and method for providing marketing, advertising, or promotional, materials or information with an account bill, billing statement, account statement, or account correspondence, including a memory device for storing account, account billing, account statement, marketing, advertising, and/or promotional information, a processor for automatically detecting a scheduled generation of an account bill, billing statement, account statement, and/or account correspondence, wherein the processor at least one of automatically identifies and automatically selects at least one of marketing materials, advertising materials, and promotional materials, to be provided with the at least one of an account bill, an account billing statement, an account statement, and an account correspondence, wherein the processor generates the at least one of marketing materials, advertising materials, and promotional materials, and an output device for outputting the at least one of marketing materials, advertising materials, and promotional materials in hard copy form for physical mailing.

---

IN THE ABSTRACT OF THE DISCLOSURE:

Please delete the Abstract Of The Disclosure and please substitute therefor the new Abstract Of The Disclosure which is attached hereto on a separate sheet.